

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

RICHARD E. LAWRENCE, JR.

Debtor(s)

Case No. 20-10080JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/31/2020.
- 2) The plan was confirmed on 07/13/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/13/2020, 08/05/2020, 07/02/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/12/2022, 11/10/2022.
- 5) The case was dismissed on 12/08/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,408.50.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$68,850.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$68,850.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,207.55  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,707.55**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Secured	47,223.00	47,438.80	47,438.80	22,453.30	5,039.71
ALLY BANK(*)	Secured	9,404.00	9,150.79	0.00	0.00	0.00
BEHALF FINANCING++	Unsecured	3,119.06	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	1,733.00	1,733.35	1,733.35	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,993.00	2,993.12	2,993.12	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	912.00	951.38	951.38	0.00	0.00
CAPITAL ONE NA**	Unsecured	1,744.00	1,744.82	1,744.82	0.00	0.00
CITIBANK**	Unsecured	4,853.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Unsecured	3,171.00	4,817.65	4,817.65	0.00	0.00
CONTINENTAL FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CRAWFORD COUNTY TAX CLM BUR	Secured	1,200.00	1,095.88	1,095.88	1,001.56	244.25
DENTAL FIRST FINANCING++	Unsecured	1,733.35	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,031.00	1,031.27	1,031.27	0.00	0.00
FED LOAN SERVICING++	Unsecured	14,770.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	12,077.00	NA	NA	0.00	0.00
FED LOAN SERVICING++	Unsecured	2,396.00	NA	NA	0.00	0.00
FIRST FINANCIAL INVESTMENT FUN	Unsecured	5,609.00	5,609.78	5,609.78	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	4,347.00	4,347.57	4,347.57	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	7,514.00	7,514.88	7,514.88	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	5,411.00	5,411.03	5,411.03	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	5,135.00	5,034.13	5,034.13	0.00	0.00
KABBAGE INC	Unsecured	10,766.74	10,766.74	10,766.74	0.00	0.00
KEYBANK++	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	5,977.00	5,977.71	5,977.71	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
MEADVILLE MEDICAL CENTER	Unsecured	1,000.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,320.27	2,320.27	2,320.27	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	7,784.72	8,004.29	8,004.29	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,872.57	4,980.43	4,980.43	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,845.18	2,895.65	2,895.65	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MANAGEMENT IN	Unsecured	758.00	758.75	758.75	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	721.00	721.47	721.47	0.00	0.00
NORDSTROM INC	Unsecured	3,843.00	3,958.35	3,958.35	0.00	0.00
PAYPAL++	Unsecured	15,335.49	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	3,349.00	3,457.97	3,457.97	0.00	0.00
PNC BANK NA	Unsecured	0.00	7,325.04	7,325.04	0.00	0.00
PNC BANK NA	Secured	116,747.00	117,789.95	0.00	19,427.38	0.00
PNC BANK NA	Secured	0.00	1,735.50	1,735.50	1,588.51	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	5,030.00	5,118.30	5,118.30	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,241.00	5,202.07	5,202.07	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,033.00	5,033.21	5,033.21	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,614.00	2,575.73	2,575.73	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	5,007.00	4,969.81	4,969.81	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	5.00	5.00	0.00
SNAP-ON CREDIT LLC	Secured	14,515.00	14,621.13	14,621.13	13,382.74	0.00
STAPLES++	Unsecured	1,479.27	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	3,552.00	3,552.18	3,552.18	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$19,427.38	\$0.00
Mortgage Arrearage	\$1,735.50	\$1,588.51	\$0.00
Debt Secured by Vehicle	\$47,438.80	\$22,453.30	\$5,039.71
All Other Secured	\$15,717.01	\$14,384.30	\$244.25
<b>TOTAL SECURED:</b>	<b>\$64,891.31</b>	<b>\$57,853.49</b>	<b>\$5,283.96</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5.00	\$5.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5.00</b>	<b>\$5.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$118,806.95</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,707.55</u>
Disbursements to Creditors	<u>\$63,142.45</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$68,850.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.